

## **Beware of Fraud in Disaster Areas**

- Disasters often produce fraudulent practices by people seeking to take advantage of the situation. This includes price gouging, poor workmanship, and con-artist scams.
- All electrical, plumbing, and structural work should be performed by a licensed, insured, and experienced worker. Uninsured workers may have the right to sue you if they are injured on your property, and unskilled workers may pose a serious, even life-threatening risk to your family.
- The following tips will help you avoid **home repair fraud**:
  - Although it may seem as if repairmen are in short supply after a disaster, it makes good economic sense to shop around first before hiring a repairman for the job.
  - Be wary of door-to-door salesmen.
  - Never let anyone begin working on your home or business without first establishing a written contract.
  - A good contract should include the contractor's name, business name, phone number, and address.
  - The contract should include a thorough description of the work to be completed, the grade and quality of materials to be used, the agreed-upon starting and completion dates, the total cost, payment schedule, warranty limits, and the contractor's signature.
  - Make your first payment after the contract is established and make your final payment when the work is completed to your satisfaction.

*Adapted from resource material developed by the Illinois Extension Service entitled "After a Disaster"*